

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elizabeth Leah Hinkle
Debtor

Case No. 21-01190-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Aug 17, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db	#+ Elizabeth Leah Hinkle, 97 Lee Ann Court, Enola, PA 17025-1937
aty	+ Samantha C. Wolfe, Scaringi Law, 2000 Linglestown Road, Suite 106, Harrisburg, PA 17110-9347
5412134	+ Belco Community Credit Union, 3500 E Trindle Rd, Camp Hill, PA 17011-4439
5412135	+ Capitol Storage, 10 Prospect Drive, Enola, PA 17025-2700
5412136	+ East Pennsboro Township, 98 South Enola Drive, Enola, PA 17025-2796
5412139	+ Leslie J Rase, Esq., Shapiro & Denardo, LLC, 3600 Horizon Dr, Ste 150, King of Prussia, PA 19406-4702
5412140	Pa St Cu, PO Box 67013, Harrisburg, PA 17106-7013
5412142	+ Thermotech, Inc., 803 S 26th Street, Harrisburg, PA 17111-1114
5413699	+ Us Bank National association, c/o Joshua I Goldman, 6267 Old Water Oak Road, Ste 203, Tallahassee, FL 32312-3858

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5412138	+ Email/Text: ECF@fayservicing.com	Aug 17 2022 18:42:00	Fayfinancial, 1601 Lbj Freeway, Farmers Branch, TX 75234-6512
5412141	+ Email/Text: bkelectronicnoticemail@computershare.com	Aug 17 2022 18:42:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
5419948	^ MEBN	Aug 17 2022 18:39:23	US Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609
5412143	+ Email/Text: bankruptcynotice@westlakefinancial.com	Aug 17 2022 18:42:00	West Lake Financial, PO Box 76809, Los Angeles, CA 90076-0809
5428651	+ EDI: JEFFERSONCAP.COM	Aug 17 2022 22:48:00	Westlake Services, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5412137	*+	East Pennsboro Township, 98 South Enola Drive, Enola, PA 17025-2796

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Joshua I Goldman	on behalf of Creditor US Bank Trust National Association josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmllawgroup.com
Samantha Wolfe	on behalf of Debtor 1 Elizabeth Leah Hinkle swolfe@scaringilaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Elizabeth Leah Hinkle	Social Security number or ITIN xxx-xx-0572
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:21-bk-01190-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Leah Hinkle
aka Beth L Hinkle, aka Elizabeth L Brown

By the
court:

8/17/22



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.